

SERFF Tracking Number: MGCA-126662408 State: Arkansas
 Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 45885
 Company Tracking Number: CH-26055-IP (5/07) AR 201007 AR CHESAPEAKE 15309
 TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Limited Benefit
 Product Name: CH-26055-IP (5/07) AR - Cancer Benefit Plan
 Project Name/Number: /

Filing at a Glance

Company: The Chesapeake Life Insurance Company

Product Name: CH-26055-IP (5/07) AR - Cancer Benefit Plan SERFF Tr Num: MGCA-126662408 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 45885

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: CH-26055-IP (5/07) AR State Status: Approved-Closed 201007 AR CHESAPEAKE 15309

Filing Type: Rate Reviewer(s): Rosalind Minor

Authors: EDS EDSSupport, Sergei Mordovine, Yan Yuan, Eliseo Rodriguez, David Beimesch, Tony Huang, Chanel Orallo, Sommay Khounlo, Ashley Toner, Jennifer Schilb

Date Submitted: 06/07/2010 Disposition Status: Approved-Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments: Our state of domicile is Oklahoma and does not require rate changes to be filed; therefore, no such rate filing has been made in that state.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/07/2010

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/07/2010

Deemer Date:

Created By: Chanel Orallo

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Product Name: CH-26055-IP (5/07) AR - Cancer Benefit Plan
Project Name/Number: /

Submitted By: Chanel Orallo

Corresponding Filing Tracking Number:

Filing Description:

The policy is designed to provide a lump sum benefit amount upon first diagnosis of cancer. The lump sum benefit amount is stated in the Policy Schedule.

Company and Contact

Filing Contact Information

David Beimesch, nrhact-comp@healthmarkets.com
9151 boulevard 26 817-255-3752 [Phone]
north richland hills, TX 76180

Filing Company Information

The Chesapeake Life Insurance Company CoCode: 61832 State of Domicile: Oklahoma
9151 Boulevard 26 Group Code: 264 Company Type:
North Richland Hills, TX 76180 Group Name: State ID Number:
(817) 255-3100 ext. [Phone] FEIN Number: 52-0676509

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------------|---------|----------------|---------------|
| The Chesapeake Life Insurance Company | \$50.00 | 06/07/2010 | 37032271 |

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Product Name: CH-26055-IP (5/07) AR - Cancer Benefit Plan

Project Name/Number: /

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 07/07/2010 | 07/07/2010 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------|----------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Rosalind Minor | 06/09/2010 | 06/09/2010 | Chanel Orallo | 06/09/2010 | 06/09/2010 |
| Pending Industry Response | Rosalind Minor | 06/08/2010 | 06/08/2010 | Chanel Orallo | 06/09/2010 | 06/09/2010 |

Disposition

Comment:

PDF Pipeline for SERFF Tracking Number MGCA-126662408 Generated 07/07/2010 10:38 AM

SERFF Tracking Number: MGCA-126662408 State: Arkansas

Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 45885

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Product Name: CH-26055-IP (5/07) AR - Cancer Benefit Plan

Project Name/Number: /

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|--------------------------------------|----------------------------------|----------------------|---------------|
| Supporting Document (revised) | Health - Actuarial Justification | Approved-Closed | No |
| Supporting Document | Health - Actuarial Justification | Replaced | No |
| Supporting Document (revised) | Supporting Documents | Approved-Closed | No |
| Supporting Document | Supporting Documents | Replaced | No |
| Rate | CH-26055-IP (5/07) AR Rate Page | Approved-Closed | Yes |

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Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/09/2010
Submitted Date 06/09/2010

Respond By Date

Dear David Beimesch,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

If our Department approves the changes outlined in the Actuarial memorandum, please advise if the experience is going to be combined for rate increase purposes or will the experience be handled separately for the old rating and the new rating?

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: MGCA-126662408 State: Arkansas
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Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/09/2010
Submitted Date 06/09/2010

Dear Rosalind Minor,

Comments:

Thank you for reviewing our filing.

Response 1

Comments: The issue age and attained age rating pools will be monitored separately for future rate actions that may be needed.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

If our Department approves the changes outlined in the Actuarial memorandum, please advise if the experience is going to be combined for rate increase purposes or will the experience be handled separately for the old rating and the new rating?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for reviewing our filing.

Sincerely,

Ashley Toner, Chanel Orallo, David Beimesch, EDS EDSSupport, Eliseo Rodriguez, Jennifer Schilb, Sergei Mordovine, Sommay Khounlo, Tony Huang, Yan Yuan

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/08/2010
Submitted Date 06/08/2010

Respond By Date

Dear David Beimesch,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Since there are no insureds in Arkansas and since you are wanting to completely change the rating method along with the modal factor, direct billing fee, one-time application fee and commission rates, we suggest that you withdraw the original filing and submit a new filing incorporating these new changes.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/09/2010
Submitted Date 06/09/2010

Dear Rosalind Minor,

Comments:

Thank you for reviewing our filing.

Response 1

Comments: After checking our inforce on this policy in Arkansas, we have found that there is currently 1 insured inforce. The Cover Letter and Actuarial Memorandum have been updated. We apologize for the error.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Since there are no insureds in Arkansas and since you are wanting to completely change the rating method along with the modal factor, direct billing fee, one-time application fee and commission rates, we suggest that you withdraw the original filing and submit a new filing incorporating these new changes.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

Satisfied -Name: Supporting Documents

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Thank you for reviewing our filing.

Sincerely,

Ashley Toner, Chanel Orallo, David Beimesch, EDS EDSSupport, Eliseo Rodriguez, Jennifer Schilb, Sergei Mordovine, Sommay Khounlo, Tony Huang, Yan Yuan

Rate/Rule Schedule

| Schedule | Document Name: | Affected Form | Rate | Rate Action Information: | Attachments |
|------------|-----------------------|-------------------------|----------|--------------------------|----------------|
| Item | | Numbers: | Action:* | | |
| Status: | | (Separated with commas) | | | |
| Approved- | CH-26055-IP (5/07) AR | CH-26055-IP | New | | CH-26055-IP |
| Closed | Rate Page | (5/07) AR | | | (507) AR Rates |
| 07/07/2010 | | | | | (A).pdf |
| | | | | | CH-26055-IP |
| | | | | | (507) AR Rates |
| | | | | | (I).pdf |

The Chesapeake Life Insurance Company

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Cancer Benefit Policy CH-26055-IP (5/07) AR

| Formula |
|--|
| Round(AgeSex x Base x Inflation x Tobacco, 0) x Lump Sum Benefit Factor |

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 12 for annual premium rates.

| Inflation |
|-------------|
| 1.000000000 |

A billing fee of up to \$5 may be charged on direct bill modes. A one-time application fee of up to \$20 may be applicable.

| Base | Factor |
|------|--------|
| Base | 1.000 |

Rates are for a \$10,000 lump sum benefit. Monthly rates for other amounts are determined by dividing the lump sum benefit by 10,000 (Lump Sum Benefit Factor) and multiplying by the rates.

| Demographic | Value | Factor |
|-------------|-------|--------|
| Tobacco | No | 1.000 |
| Tobacco | Yes | 2.000 |

| Age* | Factor | Gender | Adult/Dep |
|------|--------|--------|-----------|
| 00 | 1.3700 | Female | Adult |
| 01 | 1.3600 | Female | Adult |
| 02 | 1.3600 | Female | Adult |
| 03 | 1.3600 | Female | Adult |
| 04 | 1.3500 | Female | Adult |
| 05 | 1.3500 | Female | Adult |
| 06 | 1.3400 | Female | Adult |
| 07 | 1.3400 | Female | Adult |
| 08 | 1.3400 | Female | Adult |
| 09 | 1.3300 | Female | Adult |
| 10 | 1.3300 | Female | Adult |
| 11 | 1.3200 | Female | Adult |
| 12 | 1.3200 | Female | Adult |
| 13 | 1.3200 | Female | Adult |
| 14 | 1.3100 | Female | Adult |
| 15 | 1.3100 | Female | Adult |
| 16 | 1.3000 | Female | Adult |
| 17 | 1.3000 | Female | Adult |
| 18 | 1.4400 | Female | Adult |
| 19 | 1.4900 | Female | Adult |
| 20 | 1.5400 | Female | Adult |
| 21 | 1.6600 | Female | Adult |
| 22 | 1.7100 | Female | Adult |
| 23 | 1.8200 | Female | Adult |
| 24 | 1.8500 | Female | Adult |
| 25 | 1.8800 | Female | Adult |

*Attained Age Rating

| Age* | Factor | Gender | Adult/Dep |
|------|--------|--------|-----------|
| 26 | 2.0000 | Female | Adult |
| 27 | 2.1200 | Female | Adult |
| 28 | 2.2400 | Female | Adult |
| 29 | 2.3600 | Female | Adult |
| 30 | 2.6400 | Female | Adult |
| 31 | 2.7800 | Female | Adult |
| 32 | 2.8500 | Female | Adult |
| 33 | 2.9100 | Female | Adult |
| 34 | 2.9700 | Female | Adult |
| 35 | 3.0200 | Female | Adult |
| 36 | 3.2000 | Female | Adult |
| 37 | 3.3600 | Female | Adult |
| 38 | 3.5200 | Female | Adult |
| 39 | 3.6600 | Female | Adult |
| 40 | 3.7900 | Female | Adult |
| 41 | 3.9300 | Female | Adult |
| 42 | 4.0500 | Female | Adult |
| 43 | 4.1600 | Female | Adult |
| 44 | 4.2600 | Female | Adult |
| 45 | 4.3400 | Female | Adult |
| 46 | 4.3900 | Female | Adult |
| 47 | 4.4300 | Female | Adult |
| 48 | 4.4500 | Female | Adult |
| 49 | 4.4800 | Female | Adult |
| 50 | 4.8200 | Female | Adult |
| 51 | 4.7700 | Female | Adult |
| 52 | 4.8300 | Female | Adult |
| 53 | 4.8800 | Female | Adult |
| 54 | 4.9300 | Female | Adult |
| 55 | 5.3200 | Female | Adult |
| 56 | 5.6600 | Female | Adult |
| 57 | 5.9800 | Female | Adult |
| 58 | 6.3000 | Female | Adult |
| 59 | 6.6400 | Female | Adult |
| 60 | 6.9600 | Female | Adult |
| 61 | 7.3000 | Female | Adult |
| 62 | 7.7100 | Female | Adult |
| 63 | 8.1100 | Female | Adult |
| 64 | 8.5400 | Female | Adult |
| 00 | 1.5800 | Male | Adult |
| 01 | 1.5700 | Male | Adult |
| 02 | 1.5700 | Male | Adult |
| 03 | 1.5700 | Male | Adult |
| 04 | 1.5600 | Male | Adult |
| 05 | 1.5600 | Male | Adult |
| 06 | 1.5500 | Male | Adult |
| 07 | 1.5500 | Male | Adult |
| 08 | 1.5400 | Male | Adult |
| 09 | 1.5400 | Male | Adult |
| 10 | 1.5300 | Male | Adult |
| 11 | 1.5300 | Male | Adult |
| 12 | 1.5200 | Male | Adult |

| Age* | Factor | Gender | Adult/Dep |
|------|---------|--------|-----------|
| 13 | 1.5200 | Male | Adult |
| 14 | 1.5100 | Male | Adult |
| 15 | 1.5100 | Male | Adult |
| 16 | 1.5100 | Male | Adult |
| 17 | 1.5000 | Male | Adult |
| 18 | 1.6700 | Male | Adult |
| 19 | 1.7200 | Male | Adult |
| 20 | 1.7700 | Male | Adult |
| 21 | 1.9000 | Male | Adult |
| 22 | 2.0200 | Male | Adult |
| 23 | 2.0500 | Male | Adult |
| 24 | 2.0700 | Male | Adult |
| 25 | 2.0900 | Male | Adult |
| 26 | 2.1800 | Male | Adult |
| 27 | 2.4000 | Male | Adult |
| 28 | 2.5400 | Male | Adult |
| 29 | 2.7700 | Male | Adult |
| 30 | 2.9200 | Male | Adult |
| 31 | 3.0700 | Male | Adult |
| 32 | 3.2500 | Male | Adult |
| 33 | 3.4100 | Male | Adult |
| 34 | 3.5700 | Male | Adult |
| 35 | 3.7100 | Male | Adult |
| 36 | 3.9200 | Male | Adult |
| 37 | 4.1200 | Male | Adult |
| 38 | 4.3100 | Male | Adult |
| 39 | 4.4800 | Male | Adult |
| 40 | 4.7600 | Male | Adult |
| 41 | 4.9100 | Male | Adult |
| 42 | 5.0000 | Male | Adult |
| 43 | 5.0800 | Male | Adult |
| 44 | 5.1500 | Male | Adult |
| 45 | 5.3500 | Male | Adult |
| 46 | 5.4200 | Male | Adult |
| 47 | 5.4700 | Male | Adult |
| 48 | 5.5000 | Male | Adult |
| 49 | 5.5100 | Male | Adult |
| 50 | 5.5900 | Male | Adult |
| 51 | 5.5300 | Male | Adult |
| 52 | 5.6800 | Male | Adult |
| 53 | 5.8100 | Male | Adult |
| 54 | 5.9500 | Male | Adult |
| 55 | 6.2800 | Male | Adult |
| 56 | 6.7300 | Male | Adult |
| 57 | 7.1700 | Male | Adult |
| 58 | 7.6300 | Male | Adult |
| 59 | 8.0900 | Male | Adult |
| 60 | 8.5600 | Male | Adult |
| 61 | 9.0200 | Male | Adult |
| 62 | 9.5000 | Male | Adult |
| 63 | 10.0000 | Male | Adult |
| 64 | 10.5200 | Male | Adult |

| Age* | Factor | Gender | Adult/Dep |
|------|--------|--------|-----------|
| - | 1.0700 | Female | Dep Child |
| - | 0.9600 | Male | Dep Child |

The Chesapeake Life Insurance Company

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Cancer Benefit Policy CH-26055-IP (5/07) AR

| Formula |
|---|
| Round(AgeSex x Base x Inflation x Tobacco x Lump Sum Benefit Factor,2) |

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 12 for annual premium rates.

| Inflation |
|-------------|
| 1.000000000 |

A billing fee of up to \$5 may be charged on direct bill modes. A one-time application fee of up to \$20 may be applicable.

| Base | Factor |
|------|--------|
| Base | 1.000 |

Rates are for a \$10,000 lump sum benefit. Monthly rates for other amounts are determined by dividing the lump sum benefit by 10,000 (Lump Sum Benefit Factor) and multiplying by the rates.

| Demographic | Value | Factor |
|-------------|-------|--------|
| Tobacco | No | 1.000 |
| Tobacco | Yes | 2.000 |

| Age* | Factor | Gender | Adult/Dep |
|------|--------|--------|-----------|
| 00 | 1.4400 | Female | Adult |
| 01 | 1.4400 | Female | Adult |
| 02 | 1.4400 | Female | Adult |
| 03 | 1.4400 | Female | Adult |
| 04 | 1.4400 | Female | Adult |
| 05 | 1.4400 | Female | Adult |
| 06 | 1.4400 | Female | Adult |
| 07 | 1.4400 | Female | Adult |
| 08 | 1.4400 | Female | Adult |
| 09 | 1.4400 | Female | Adult |
| 10 | 1.4400 | Female | Adult |
| 11 | 1.4400 | Female | Adult |
| 12 | 1.4400 | Female | Adult |
| 13 | 1.4400 | Female | Adult |
| 14 | 1.4400 | Female | Adult |
| 15 | 1.4400 | Female | Adult |
| 16 | 1.4400 | Female | Adult |
| 17 | 1.4400 | Female | Adult |
| 18 | 1.5900 | Female | Adult |
| 19 | 1.6600 | Female | Adult |
| 20 | 1.7300 | Female | Adult |
| 21 | 1.8700 | Female | Adult |
| 22 | 1.9400 | Female | Adult |
| 23 | 2.0700 | Female | Adult |
| 24 | 2.1100 | Female | Adult |
| 25 | 2.1600 | Female | Adult |

*Issue Age Rating

| Age* | Factor | Gender | Adult/Dep |
|------|--------|--------|-----------|
| 26 | 2.3100 | Female | Adult |
| 27 | 2.4600 | Female | Adult |
| 28 | 2.6100 | Female | Adult |
| 29 | 2.7600 | Female | Adult |
| 30 | 3.1100 | Female | Adult |
| 31 | 3.2900 | Female | Adult |
| 32 | 3.3900 | Female | Adult |
| 33 | 3.4800 | Female | Adult |
| 34 | 3.5600 | Female | Adult |
| 35 | 3.6500 | Female | Adult |
| 36 | 3.8800 | Female | Adult |
| 37 | 4.1000 | Female | Adult |
| 38 | 4.3100 | Female | Adult |
| 39 | 4.5100 | Female | Adult |
| 40 | 4.7000 | Female | Adult |
| 41 | 4.8900 | Female | Adult |
| 42 | 5.0600 | Female | Adult |
| 43 | 5.2300 | Female | Adult |
| 44 | 5.3800 | Female | Adult |
| 45 | 5.5200 | Female | Adult |
| 46 | 5.6100 | Female | Adult |
| 47 | 5.6900 | Female | Adult |
| 48 | 5.7500 | Female | Adult |
| 49 | 5.8100 | Female | Adult |
| 50 | 6.3600 | Female | Adult |
| 51 | 6.3900 | Female | Adult |
| 52 | 6.5700 | Female | Adult |
| 53 | 6.7500 | Female | Adult |
| 54 | 6.9300 | Female | Adult |
| 55 | 7.6000 | Female | Adult |
| 56 | 7.7400 | Female | Adult |
| 57 | 7.8400 | Female | Adult |
| 58 | 7.9400 | Female | Adult |
| 59 | 8.0500 | Female | Adult |
| 60 | 8.1300 | Female | Adult |
| 61 | 8.2300 | Female | Adult |
| 62 | 8.3900 | Female | Adult |
| 63 | 8.5400 | Female | Adult |
| 00 | 1.6600 | Male | Adult |
| 01 | 1.6600 | Male | Adult |
| 02 | 1.6600 | Male | Adult |
| 03 | 1.6600 | Male | Adult |
| 04 | 1.6600 | Male | Adult |
| 05 | 1.6600 | Male | Adult |
| 06 | 1.6600 | Male | Adult |
| 07 | 1.6600 | Male | Adult |
| 08 | 1.6600 | Male | Adult |
| 09 | 1.6600 | Male | Adult |
| 10 | 1.6600 | Male | Adult |
| 11 | 1.6600 | Male | Adult |
| 12 | 1.6600 | Male | Adult |
| 13 | 1.6600 | Male | Adult |

| Age* | Factor | Gender | Adult/Dep |
|------|---------|--------|-----------|
| 14 | 1.6600 | Male | Adult |
| 15 | 1.6600 | Male | Adult |
| 16 | 1.6600 | Male | Adult |
| 17 | 1.6600 | Male | Adult |
| 18 | 1.8500 | Male | Adult |
| 19 | 1.9200 | Male | Adult |
| 20 | 1.9900 | Male | Adult |
| 21 | 2.1400 | Male | Adult |
| 22 | 2.2900 | Male | Adult |
| 23 | 2.3400 | Male | Adult |
| 24 | 2.3700 | Male | Adult |
| 25 | 2.4000 | Male | Adult |
| 26 | 2.5100 | Male | Adult |
| 27 | 2.7900 | Male | Adult |
| 28 | 2.9600 | Male | Adult |
| 29 | 3.2400 | Male | Adult |
| 30 | 3.4400 | Male | Adult |
| 31 | 3.6300 | Male | Adult |
| 32 | 3.8600 | Male | Adult |
| 33 | 4.0800 | Male | Adult |
| 34 | 4.2900 | Male | Adult |
| 35 | 4.4800 | Male | Adult |
| 36 | 4.7600 | Male | Adult |
| 37 | 5.0200 | Male | Adult |
| 38 | 5.2800 | Male | Adult |
| 39 | 5.5200 | Male | Adult |
| 40 | 5.8900 | Male | Adult |
| 41 | 6.1100 | Male | Adult |
| 42 | 6.2600 | Male | Adult |
| 43 | 6.3900 | Male | Adult |
| 44 | 6.5100 | Male | Adult |
| 45 | 6.8000 | Male | Adult |
| 46 | 6.9200 | Male | Adult |
| 47 | 7.0200 | Male | Adult |
| 48 | 7.1000 | Male | Adult |
| 49 | 7.1500 | Male | Adult |
| 50 | 7.3800 | Male | Adult |
| 51 | 7.4100 | Male | Adult |
| 52 | 7.7200 | Male | Adult |
| 53 | 8.0400 | Male | Adult |
| 54 | 8.3500 | Male | Adult |
| 55 | 8.9700 | Male | Adult |
| 56 | 9.2100 | Male | Adult |
| 57 | 9.4000 | Male | Adult |
| 58 | 9.6100 | Male | Adult |
| 59 | 9.8000 | Male | Adult |
| 60 | 10.0000 | Male | Adult |
| 61 | 10.1600 | Male | Adult |
| 62 | 10.3400 | Male | Adult |
| 63 | 10.5200 | Male | Adult |
| - | 1.1300 | Female | Dep Child |
| - | 1.0100 | Male | Dep Child |